

GOLD CANYON BANK

	CPP Disbursement Date 06/26/2009	Cert 58066	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$59	\$60	2.3%		
Loans	\$30	\$28	-9.0%		
Construction & development	\$5	\$3	-42.5%		
Closed-end 1-4 family residential	\$2	\$2	23.7%		
Home equity	\$4	\$4	-6.8%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-19.1%		
Commercial & Industrial	\$5	\$4	-14.2%		
Commercial real estate	\$10	\$10	3.8%		
Unused commitments	\$4	\$3	-10.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$2	-45.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$12	-36.8%		
Cash & balances due	\$2	\$3	70.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$56	\$57	2.6%		
Deposits	\$56	\$57	2.6%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$3	\$2	-4.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.4%	3.9%	--		
Tier 1 risk based capital ratio	9.0%	6.5%	--		
Total risk based capital ratio	10.3%	7.8%	--		
Return on equity ¹	-73.6%	-66.2%	--		
Return on assets ¹	-4.1%	-3.0%	--		
Net interest margin ¹	3.3%	2.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	80.9%	30.3%	--		
Loss provision to net charge-offs (qtr)	145.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	3.0%	2.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	4.4%	6.0%	4.9%	4.3%	--
Closed-end 1-4 family residential	23.2%	0.0%	0.0%	0.0%	--
Home equity	4.8%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	0.0%	0.5%	0.2%	--
Commercial & Industrial	0.0%	5.8%	0.0%	0.0%	--
Commercial real estate	1.8%	15.7%	0.0%	0.0%	--
Total loans	3.3%	7.4%	0.9%	0.5%	--